

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Charles Kyle Examiner #: 72313 Date: 9/9/02
 Art Unit: 3624 Phone Number 305-4458 Serial Number: 091497142
 Mail Box and Bldg/Room Location: PKS 7A24 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: A System & Method for Using a Payroll Deduction Card As a Payment Instrument
 Inventors (please provide full names): Kirk Watkins

Earliest Priority Filing Date: 2/3/2000 10/29/95

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Product is "e-duction"; company is Market members.

I need information on methods/systems which use an employee account to give advances on pay earnings for purchases. The employee presents a card for a purchase and the seller submits the "charge" to the employer for payment. In later payroll periods, the employer is paid back by payroll deductions from the employee's payroll.

STAFF USE ONLY

Searcher: <u>David Phillips</u>	Type of Search	Vendors and cost where applicable
Searcher Phone #: <u>305-5774</u>	NA Sequence (#) _____	STN _____
Searcher Location: <u>ELC 3600</u>	AA Sequence (#) _____	Dialog <u>\$1200.00</u>
Date Searcher Picked Up: <u>9-10-2002</u>	Structure (#) _____	Questel/Orbit _____
Date Completed: <u>9-10-2002</u>	Bibliographic <u>✓</u>	Dr.Link _____
Searcher Prep & Review Time: <u>60</u>	Litigation _____	Lexis/Nexis _____
Clerical Prep Time: _____	Fulltext _____	Sequence Systems _____
Online Time: <u>180</u>	Patent Family _____	WWW/Internet <u>✓</u>
	Other _____	Other (specify) _____

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 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
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 (c) 2002 St Louis Post-Dispatch
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 (c) 2002 Detroit Free Press Inc.
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 (c) 2000 POST-TRIBUNE
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 (c) 1987-1997 SEC Online Inc.
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 (c) 1987-1997 SEC Online Inc.
 File 543:SEC Online(TM) 10-Q Reports 1997/Sep W3
 (c) 1987-1997 SEC Online Inc.
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 (c) 2002 The HW Wilson Co
 File 556:Mergent Company Snapshots 2001/Sep
 (c) 2001 Mergent
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 (c) 2002 Spokesman-Review
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 File 619:Asia Intelligence Wire 1995-2002/Sep 09
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 (c) 2002 The Gale Group
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 (c) 2002 McGraw-Hill Co. Inc
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 (c) 2002 American Banker
 File 627:EIU: Country Analysis 2002/Sep W1
 (c) 2002 Economist Intelligence Unit
 File 631:Boston Globe 1980-2002/Sep 09
 (c) 2002 Boston Globe
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 File 635:Business Dateline(R) 1985-2002/Sep 10
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 File 638:Newsday/New York Newsday 1987-2002/Sep 09
 (c) 2002 Newsday Inc.
 File 642:The Charlotte Observer 1988-2002/Sep 08
 (c) 2002 Charlotte Observer
 File 644:(Boulder) Daily Camera 1995-2002/Sep 07
 (c) 2002 The Daily Camera

Set	Items	Description
S1	398	(CARD? ? NOT (CREDIT()CARD? ?))(S)(PAYROLL OR SALARY)(3N)D-

EDUCT? NOT PY>1999
S2 322 RD (unique items)
S3 0 S2 AND PAYMENT()OPTION? ?
S4 322 S2 NOT PROXY()REPORT? ?
S5 235 S2 NOT PROXY/TI
S6 235 RD (unique items)
?t6/3,k/all

6/3,K/1 (Item 1 from file: 1)

DIALOG(R)File 1:ERIC

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00190955 ERIC NO.: ED086129 CLEARINGHOUSE NO.: HE005038
Collective Bargaining Agreement between Lehigh County Community College and
Lehigh County Community College Faculty Association an Affiliate of
PAHE/PSEA, NFA/NEA.;
CORP. SOURCE: Lehigh County Community Coll., Schnecksville, PA. (BBB09290)
3lpp.
1972 (19720000)

...assignments, personnel files, academic freedom, grievance and
arbitration procedure, termination, leaves, benefits, salary, appointments,
annual **salary** agreements, **payroll deductions**, no strike/no lockout,
separability, complete agreement, miscellaneous, and duration of agreement.
The appendix includes the dues check-off authorization **card**. (MJM)

6/3,K/2 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02338345 (USE FORMAT 7 OR 9 FOR FULLTEXT)

AMS Services System Puts Agencies Online

**(AMS Services introducing its first Internet-based agency management
system, called AMS Sagitta Browser, allowing policyholders online access
to their accounts)**

Best's Review Property/Casualty Edition, p 94

December 1998

DOCUMENT TYPE: Journal ISSN: 0161-7745 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 170

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Systems, software that allows an agency, broker or carrier to collect
premiums and fees through **payroll deduction** or electronic funds
transfer. The company said a credit/debit **card** module was expected to be
available by the end of this year. For information, visit...

6/3,K/3 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01702387 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Marriott deletes prepaid cards at Microsoft cafeterias

**(Marriott Corporate Services discontinued its prepaid meal card at
Microsoft in favor of a payroll deduction plan)**

Nation's Restaurant News, v 30, n 49, p 20

December 16, 1996

DOCUMENT TYPE: Journal ISSN: 0028-0518 (United States)

?show files;ds

File 348:EUROPEAN PATENTS 1978-2002/Sep W01

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020905,UT=20020829

(c) 2002 WIPO/Univentio

Set	Items	Description
S1	251	(PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT) (6N) (ADVANCE OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN) (2W) AGAINST OR DEDUCT? OR PAID OR (CHARG?) ()BACK)
S2	72796	CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3	50443	SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? - OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()SITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4	17226	(SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSMISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES) (6N) (CHARGE OR DEDUCTION OR CREDIT)
S5	34	(EMPLOYER OR BOSS OR "EMPLOYED()WITH") (6N) (CHARGE)
S6	62	S1 AND S2 AND S3 AND S4
S7	167	S1 AND S2
S8	105	S7 NOT S6
S9	8	S1(2S)S2(2S)S3(2S)S4
S10	99	S1(2S)S2
S11	34	S10 AND IC=G06F
S12	26	S11 NOT S9
?		

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 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Sep 10
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Sep 09
 (c) 2002 The Gale Group

Set	Items	Description
S1	103295	(PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT) (6N) (ADVANCE OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN) (2W)AGAINST OR DEDUCT? OR PAID OR (CHARG?) ()BACK)
S2	1170909	CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3	5357291	SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? - OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()SITE? OR WEBPAGE? OR SHOP OR DISTRIBUTOR? OR VENDOR?
S4	118429	(SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSMISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES) (6N) (CHARGE OR DEDUCTION OR CREDIT)
S5	986	(EMPLOYER OR BOSS OR "EMPLOYED()WITH") (6N) (CHARGE)
S6	478	S1 AND S2 AND S3 AND S4
S7	7452	S1 AND S2
S8	6974	S7 NOT S6
S9	14	S1(S)S2(S)S3(S)S4
S10	46	S1(S)S2(S)S4
S11	0	S1(S)S2(S)S5
S12	121	S1(S)S2(S)S3
S13	153	S9:S12
S14	138	S13 NOT PY>2000
S15	69	RD (unique items)

?t15/3,k/all

15/3,K/1 (Item 1 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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02077573 62726145
CRM becomes a charitable application
 Agnew, Marion
 Informationweek n808 PP: 176-182 Oct 16, 2000
 ISSN: 8750-6874 JRNL CODE: IWK
 WORD COUNT: 1620

...TEXT: the process is much more efficient than the paper-based system, in which printed pledge cards were circulated to employees through interoffice mail. With United Way Work, most employees are donating through payroll deduction or with a credit card, both of which can be processed completely online.

Anyone who's filled out a donation card should find it easy to...

15/3,K/2 (Item 2 from file: 15)
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 File 610:Business Wire 1999-2002/Sep 10
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 File 624:McGraw-Hill Publications 1985-2002/Sep 09
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 File 634:San Jose Mercury Jun 1985-2002/Sep 08
 (c) 2002 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Sep 10
 (c) 2002 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	95155	(PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT) (6N) (ADVANCE OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN) (2W) AGAINST OR DEDUCT? OR PAID OR (CHARG?) ()BACK)
S2	1005945	CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3	4535193	SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? - OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()SITE? OR WEBPAGE? OR SHOP OR DISTRIBUTOR? OR VENDOR?
S4	90842	(SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSMISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES) (6N) (CHARGE OR DEDUCTION OR CREDIT)
S5	1474	(EMPLOYER OR BOSS OR "EMPLOYED()WITH") (6N) (CHARGE)
S6	222	S1 AND S2 AND S3 AND S4
S7	4872	S1 AND S2
S8	4650	S7 NOT S6
S9	11	S1(S)S2(S)S3(S)S4
S10	33	S1(S)S2(S)S4
S11	0	S1(S)S2(S)S5
S12	118	S1(S)S2(S)S3
S13	140	S9:S12
S14	97	S13 NOT PY>2000
S15	77	RD (unique items)

?t15/3,k/all

15/3,K/1 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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02949129 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CRM Becomes A Charitable Application -- CANADIAN UNITED WAY GROUP TURNS TO CUSTOMER-MANAGEMENT SOFTWARE TO LOWER COSTS

(United Way of Greater Toronto uses United Way @ Work to automate workplace-based fund-raising campaigns; also uses Delano Technology's E-Business Interaction Suite)

Information Week, p 176

October 16, 2000

DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1529

(USE FORMAT 7 OR 9 FOR FULLTEXT)

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 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Sep 09
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 (c) 2002 The Gale Group

Set	Items	Description
S1	3434	(PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT) (6N) (ADVANCE OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN) (2W) AGAINST OR DEDUCT? OR PAID OR (CHARG?) ()BACK)
S2	129195	CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3	305041	SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? - OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()SITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4	13628	(SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSMISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES) (6N) (CHARGE OR DEDUCTION OR CREDIT)
S5	68	(EMPLOYER OR BOSS OR "EMPLOYED()WITH") (6N) (CHARGE)
S6	1	S1 AND S2 AND S3 AND S4
S7	28	S1 AND S2
S8	27	S7 NOT S6
S9	1	S1(S)S2(S)S3(S)S4
S10	1	S1(S)S2(S)S4
S11	0	S1(S)S2(S)S5
S12	4	S1(S)S2(S)S3
S13	4	S9:S12
S14	3	S13 NOT PY>2000
S15	2	RD (unique items)
S16	28	S6:S15
S17	23	S16 NOT PY>1999
S18	21	RD (unique items)

?t18/7/all

18/7/1 (Item 1 from file: 35)
 DIALOG(R)File 35:Dissertation Abs Online
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880470 ORDER NO: AAD85-09343
AN ANALYSIS OF CREDIT UNION PERFORMANCE AND THE PROBABLE IMPACT OF DEREGULATION
 Author: PYATT, EDWARD JACKSON
 Degree: PH.D.
 Year: 1985
 Corporate Source/Institution: TEMPLE UNIVERSITY (0225)
 Source: VOLUME 46/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
 PAGE 747. 184 PAGES

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File 347:JAPIO Oct 1976-2002/May(Updated 020903)

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File 371:French Patents 1961-2002/BOPI 200209

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Set	Items	Description
S1	80	(PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT) (6N) (ADVANCE OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN) (2W)A-GAINST OR DEDUCT? OR PAID OR (CHARG?) ()BACK)
S2	169419	CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3	96992	SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? - OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()S-ITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4	33327	(SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSM- ISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES) (6N) (CHARGE OR DEDUCTION OR CREDIT)
S5	22	(EMPLOYER OR BOSS OR "EMPLOYED()WITH") (6N) (CHARGE)
S6	1	S1 AND S2 AND S3 AND S4
S7	24	S1 AND S2
S8	23	S7 NOT S6
?		